

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

CHRISTOPHER M. BRUMBAUGH
AMANDA K. BRUMBAUGH
Debtor(s)

Case No. 14-70227JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2014.
- 2) The plan was confirmed on 08/13/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/05/2014, 07/05/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/24/2019.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,686.50.
- 10) Amount of unsecured claims discharged without payment: \$19,024.35.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$80,652.26
Less amount refunded to debtor	\$3,872.51

NET RECEIPTS: **\$76,779.75**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,260.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,610.68**

Attorney fees paid and disclosed by debtor: \$1,750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	400.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	300.00	NA	NA	0.00	0.00
ALTAIR OH XIII LLC	Unsecured	856.00	856.24	856.24	45.70	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	489.56	489.56	489.56	26.13	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,355.00	1,355.15	1,355.15	72.32	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	654.54	666.27	666.27	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	35.56	35.56	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	702.34	592.51	592.51	31.62	0.00
ECMC(*)	Unsecured	16,245.00	16,218.06	16,218.06	865.56	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
GECC/SAMS CLUB++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC RETAIL SERVICES++	Unsecured	397.33	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	119,129.00	135,816.53	0.00	50,977.66	0.00
JPMORGAN CHASE BANK	Secured	0.00	16,079.15	16,079.15	16,079.15	0.00
MIRACLE LIFE SCIENCE	Unsecured	200.00	NA	NA	0.00	0.00
NATIONAL REHAB	Unsecured	51.06	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	2,022.12	2,850.71	2,850.71	152.14	0.00
PRA AG FUNDING LLC	Unsecured	2,047.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	503.00	503.44	503.44	26.87	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,454.00	2,454.17	2,454.17	130.98	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	489.00	489.16	489.16	26.11	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,637.22	2,046.52	2,046.52	109.22	0.00
TARGET NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	2,218.00	2,218.47	2,218.47	118.40	0.00
TD RCS LITMAN	Unsecured	0.00	NA	NA	0.00	0.00
TEK COLLECT	Unsecured	1,347.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	659.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC BEDFORD MEMORIAL	Unsecured	1,089.14	NA	NA	0.00	0.00
WAL MART++	Unsecured	12.00	NA	NA	0.00	0.00
WEST PROVIDENCE TWP MUN AUT	Secured	2,471.65	NA	2,471.65	2,471.65	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$50,977.66	\$0.00
Mortgage Arrearage	\$16,079.15	\$16,079.15	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,471.65	\$2,471.65	\$0.00
TOTAL SECURED:	\$18,550.80	\$69,528.46	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$35.56	\$35.56	\$0.00
TOTAL PRIORITY:	\$35.56	\$35.56	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,740.26	\$1,605.05	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,610.68</u>	
Disbursements to Creditors	<u>\$71,169.07</u>	
TOTAL DISBURSEMENTS :		<u>\$76,779.75</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/19/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.